

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Dale Keith Stokes  
 Julia Marie Stokes  
 Debtors

Case No. 12-11476-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: Aug 19, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2016.

db/jdb smg +Dale Keith Stokes, Julia Marie Stokes, 417 Golden Drive, Blandon, PA 19510-9654  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13524325 #+Carrington Mortgage Services, 1610 E St. Andrew Place #B150, Santa Ana, CA 92705-4931  
 13552165 +Carrington Mortgage Services, LLC, Bankruptcy Department, 1600 South Douglass Road, Anaheim, CA 92806-5948  
 12675639 +Discovery Federal Cr U, 2744 Century Blvd, Wyomissing, PA 19610-3345  
 12675655 +National Penn Bank, 236 Brodhead Road, Bethlehem PA 18017-8937  
 12711153 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Aug 20 2016 01:34:01 Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 20 2016 01:33:26 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 20 2016 01:34:09 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 12730501 EDI: BECKLEE.COM Aug 20 2016 01:18:00 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 12815971 EDI: BL-BECKET.COM Aug 20 2016 01:19:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 12681528 +EDI: CITICORP.COM Aug 20 2016 01:18:00 Citibank N.A., c/o Citibank (South Dakota), N.A., ATTN: Claims Dept. MC 2135, 701 E 60th Street North, Sioux Falls, SD 57104-0432  
 12687083 EDI: DISCOVER.COM Aug 20 2016 01:18:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 12921671 +E-mail/Text: DSLBKYP@discover.com Aug 20 2016 01:34:08 Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925  
 12708993 +EDI: OPHSUBSID.COM Aug 20 2016 01:18:00 OAK HARBOR CAPITAL IV, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 12731161 EDI: PRA.COM Aug 20 2016 01:18:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12730502\* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 12924640\* +Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925  
 12924661\* +Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 21, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0313-4

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Form ID: 3180W

Page 2 of 2  
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Date Rcvd: Aug 19, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2016 at the address(es) listed below:

ANN E. SWARTZ on behalf of Creditor Bank Of America, N.A., as Servicer [ecfmail@mwc-law.com](mailto:ecfmail@mwc-law.com),  
[ecfmail@mwc-law.com](mailto:ecfmail@mwc-law.com)  
DAVID W. TIDD on behalf of Joint Debtor Julia Marie Stokes [bankruptcy@davidtiddlaw.com](mailto:bankruptcy@davidtiddlaw.com)  
DAVID W. TIDD on behalf of Debtor Dale Keith Stokes [bankruptcy@davidtiddlaw.com](mailto:bankruptcy@davidtiddlaw.com)  
FREDERICK L. REIGLE [ecfmail@fredreiglechl3.com](mailto:ecfmail@fredreiglechl3.com), [ecf\\_frpa@trusteel3.com](mailto:ecf_frpa@trusteel3.com)  
JEFFREY T GROSSMAN on behalf of Creditor Bank of America, N.A. [jgrossman@grossmanfirm.com](mailto:jgrossman@grossmanfirm.com),  
[jottinger@grossmanfirm.com](mailto:jottinger@grossmanfirm.com); [jschwartz@grossmanfirm.com](mailto:jschwartz@grossmanfirm.com)  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Bank of America, N.A., et al  
[bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com), [bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)  
LEEANE O. HUGGINS on behalf of Creditor Carrington Mortgage Services [pabk@logs.com](mailto:pabk@logs.com)  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE [ecfmail@fredreiglechl3.com](mailto:ecfmail@fredreiglechl3.com),  
[ecf\\_frpa@trusteel3.com](mailto:ecf_frpa@trusteel3.com)  
THOMAS A. LEE, III on behalf of Creditor Capital One NA [notices@becket-lee.com](mailto:notices@becket-lee.com)  
United States Trustee [USTPRegion03.PH.ECF@usdoj.gov](mailto:USTPRegion03.PH.ECF@usdoj.gov)

TOTAL: 10

**Information to identify the case:**

Debtor 1	<b>Dale Keith Stokes</b>	Social Security number or ITIN	<b>xxx-xx-2439</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Julia Marie Stokes</b>	Social Security number or ITIN	<b>xxx-xx-6507</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>12-11476-ref</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Dale Keith Stokes  
aka Dale K. Stokes, aka Dale Stokes

Julia Marie Stokes  
aka Julia M. Stokes, aka Julia Stokes

8/18/16

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**